

CLAIMS

1. A method comprising

maintaining a financial account that represents value, on behalf of an account holder, the financial account having a plurality of account identifiers that enable a party that presents a debit account identifier to effect a debit transaction in the account, or a party that presents a general account identifier to effect both debit and credit transactions in the account, and

permitting a third party to effect a credit transaction in the account by presenting a credit identifier, which is an identifier different from the debit or general account identifiers, the credit identifier being insufficient to enable a third party to effect a debit transaction in the account.

2. The method of claim 1 also including making the credit identifier publicly accessible.

3. The method of claim 1 in which the financial account comprises an account maintained by a banking institution.

4. The method of claim 1 in which the account holder comprises an enterprise.

5. The method of claim 1 in which the third party comprises a purchaser of goods or services and the credit transaction effects payment for the goods or services.

- 6 The method of claim 1 in which the third party comprises a payment processing service.
7. The method of claim 1 in which the credit identifier comprises a string of characters.
8. The method of claim 1 in which the debit identifier or general identifier is associated uniquely with the account.
- 9 The method of claim 8 in which the debit or general identifiers may be plural.
- 10 The method of claim 1 in which the credit identifier may be plural.
- 11 The method of claim 1 in which the debit identifier comprises an account number.
12. The method of claim 1 in which the credit transaction is associated with a commercial transaction.
13. The method of claim 12 in which the credit identifier is associated with an aspect of the commercial transaction.
14. The method of claim 13 in which the aspect of the commercial transaction comprises an identity of a commodity.

15. The method of claim 13 in which the aspect of the commercial transaction comprises a context of the commercial transaction.

16. The method of claim 15 in which the credit identifier is unique only with respect to the context in which the commercial transaction occurs.

17. The method of claim 15 in which the context of the commercial transaction comprises a physical location.

18. The method of claim 15 in which the context of the commercial transaction comprises an identity of a vendor of a commodity.

19. A method comprising

maintaining a financial account that represents value, on behalf of an account holder, and

effecting a credit transaction in the account in response to a mechanism invoked by a third party, the mechanism alone being insufficient for the third party to effect a debit transaction in the account.

20. A method comprising

maintaining, at a financial institution, a financial account for a merchant, the financial account being identified by an account identifier that enables the merchant to withdraw funds from the account, and

permitting credit transactions with the account by a third party based on a credit identifier from which the account identifier cannot be determined.

21. A method comprising

accepting from one party a proposed credit transaction to be effected in a financial account of an account holder, and

forwarding the proposed credit transaction using a mechanism that is sufficient to effect a credit transaction in the account but is not sufficient to effect a debit transaction in the account.

22. The method of claim 21 in which the mechanism is associated with a credit identifier.

23. The method of claim 22 also including making the credit identifier publicly accessible.

24. The method of claim 21 in which the financial account comprises an account maintained by a banking institution.

25. The method of claim 21 in which the account holder comprises a merchant.

26. The method of claim 25 in which the proposed credit transaction is accepted by the merchant and forwarded to an institution that maintains the financial account.

27. The method of claim 21 in which the one party comprises a purchaser of goods or services and the credit transaction effects payment for the goods or services.
28. The method of claim 22 in which the credit identifier comprises a string of characters.
29. The method of claim 21 in which the credit transaction is associated with a commercial transaction.
30. The method of claim 29 in which the mechanism is associated with the credit identifier and the credit transaction is associated with an aspect of the commercial transaction.
31. The method of claim 30 in which the aspect of the commercial transaction comprises an identity of a commodity.
32. The method of claim 30 in which the aspect of the commercial transaction comprises a context of the commercial transaction.
33. The method of claim 32 in which the credit identifier is unique only with respect to the context in which the commercial transaction occurs.
34. The method of claim 32 in which the context of the commercial transaction comprises a physical location at which goods or services are offered for sale to the one party.

35. The method of claim 32 in which the context of the commercial transaction comprises an identity of a vendor of goods or services.

36. A method comprising

making publicly accessible an identifier associated with a good or service that is being offered for sale,

accepting from a purchaser of the good or service, the identifier and information sufficient to enable an account of the purchaser to be charged, and

presenting the identifier and the information to effect a financial transaction in which an account of a seller of the good or service is credited and the account of the purchaser is charged,

the identifier alone being insufficient to effect a debit transaction in the account of the seller.

37. A method comprising

in connection with a commercial transaction, presenting to a party to the commercial transaction an identifier that is sufficient to enable a credit transaction to be effected in a financial account, the identifier alone being insufficient to enable a debit transaction to be effected in the financial account.

38. The method of claim 37 in which the commercial transaction comprises a purchase of goods or services and the identifier is presented by a purchaser.

39. The method of claim 37 in which the identifier is obtained from a public source by the party presenting the identifier.

40. The method of claim 37 in which the financial account comprises an account maintained by a banking institution.

41. The method of claim 37 in which the party to which the identifier is presented is a holder of the financial account.

42. The method of claim 37 in which the identifier comprises a string of characters.

43. The method of claim 37 in which the credit identifier is associated with an aspect of the commercial transaction.

44. The method of claim 43 in which the aspect of the commercial transaction comprises an identity of a good or service.

45. The method of claim 43 in which the aspect of the commercial transaction comprises a context of the commercial transaction.

46. The method of claim 45 in which the identifier is unique only with respect to the context in which the commercial transaction occurs.

47. The method of claim 45 in which the context of the commercial transaction comprises a physical location.

48. The method of claim 45 in which the context of the commercial transaction comprises an identity of the party to which the identifier is presented.

49. A method comprising

purchasing a good or service by presenting to a merchant (a) an identifier that is associated with the good or service and (b) information sufficient to charge an account for the cost of the good or service,

the identifier being sufficient to enable a deposit to be made to a financial account associated with the merchant, the identifier alone being insufficient to enable a charge to be made to the financial account.

50. A method comprising

in connection with an offer of a commercial transaction by an offering party in the transaction, making available an identifier that enables a credit transaction to be effected in a financial account of another party associated with commercial transaction, the identifier being insufficient to enable a debit transaction to be effected in the financial account.

51. The method of claim 50 in which the identifier is made available in advertising associated with the commercial transaction.

52. The method of claim 50 in which the identifier is made available on printed material.

53. The method of claim 50 in which the identifier is made available electronically.
54. The method of claim 50 in which the identifier is made available in proximity to goods or services that are part of the commercial transaction.
55. The method of claim 50 in which the identifier is made available by a party other than the party with which the financial account is associated.
56. The method of claim 50 in which the financial account comprises an account maintained by a banking institution.
57. The method of claim 50 in which the other party comprises an enterprise.
58. The method of claim 50 in which the offering party comprises a purchaser of goods or services and the credit transaction effects payment for the goods or services.
59. The method of claim 50 in which the offering party comprises a purchaser of goods or services and the credit transaction effects fulfillment the goods or services
60. The method of claim 50 in which the identifier comprises a string of characters.
61. The method of claim 50 in which the identifier is associated with an aspect of the commercial transaction.

62. The method of claim 61 in which the aspect of the commercial transaction comprises an identity of a commodity.

63. The method of claim 62 in which the aspect of the commercial transaction comprises a context of the commercial transaction.

64. The method of claim 63 in which the identifier is unique only with respect to the context in which the commercial transaction occurs.

65. The method of claim 64 in which the context of the commercial transaction comprises a physical location.

66. The method of claim 64 in which the context of the commercial transaction comprises an identity of a vendor of a commodity.

67. A method comprising

displaying an advertisement for a product, the advertisement including an identifier that is associated with the product, the identifier enabling a credit transaction to be effected in a financial account of a party that is associated with marketing of the product, the identifier alone being insufficient to enable a debit transaction to be effected in the financial account.

68. A method comprising

accepting from a party a request to perform a payment transaction, the request including at least two identifiers, the first identifier being sufficient, through a process, to determine a first financial account general identifier, the

general identifier being sufficient to enable a debit transaction to be effected in the first financial account, the second identifier being sufficient, through a process, to determine a second financial account credit identifier, the credit identifier alone being insufficient to enable a debit transaction to be effected in the second financial account.

69. The method of claim 68 in which the party comprises a purchaser of goods or services and the payment transaction effects payment for goods or services.

70. The method of claim 68 in which the party comprises a payer and the payment transaction effects a transfer of funds

71. The method of claim 68 in which the request is sent using an electronic communications device

72. The method of claim 71 in which the communications device includes a cell phone

73. The method of claim 71 in which the communications device includes a telephone

74. The method of claim 68 in which the request is sent using an electronic data device

75. The method of claim 74 in which the data device includes a wireless device

76. The method of claim 74 in which the data device includes a computer

- 77. The method of claim 68 in which the request comprises tones
- 78. The method of claim 68 in which the request comprises digital data
- 79. The method of claim 68 in which the request comprises voice communications
- 80. The method of claim 68 in which the request is sent using a communications network
- 81. The method of claim 68 in which the request is sent using a data network
- 82. The method of claim 68 in which the request is accepted by a payment processor.
- 83. The method of claim 68 in which the payment transaction is associated with a commercial transaction.
- 84. The method of claim 68 in which the payment transaction is associated with a private transaction
- 85. The method of claim 68 in which the first identifier comprises a string of characters.
- 86. The method of claim 68 in which the first identifier is determined from an Internet cookie
- 87. The method of claim 68 in which the first identifier is determined from a telephone number

88. The method of claim 87 in which the telephone number is determined using caller ID
89. The method of claim 68 in which the first identifier is determined from a device registration number
90. The method of claim 68 in which the first identifier is persistent through concatenation of a time code
91. The method of claim 68 in which the process used to translate a first identifier into a financial account general identifier is a table lookup
92. The method of claim 68 in which the first financial account general identifier is associated with a securely selected shipment address
93. The method of claim 68 in which the process used to translate a second identifier into a financial account credit identifier is specified by the value of the identifier itself.
94. The method of claim 93 in which the process specified by one or more values of the second identifier includes the use of the spatial coordinates of the purchase location to generate a financial identifier.
95. The method of claim 93 in which the process specified by one or more values of the second identifier includes the use of the time of purchase to generate a financial identifier.

96. The method of claim 93 in which the process specified by one or more values of the second identifier includes the use of a lookup table to generate a financial identifier.
97. The method of claim 68 in which the second financial account credit identifier is associated with an aspect of a commercial transaction
98. The method of claim 97 in which the aspect of the commercial transaction comprises an identity of a commodity.
99. The method of claim 97 in which the aspect of the commercial transaction comprises a context of the commercial transaction.
100. The method of claim 99 in which the context of the commercial transaction is the physical location at which goods or services are offered for sale
101. The method of claim 99 in which the context of the commercial transaction is the time at which goods or services are offered for sale
102. The method of claim 99 in which the context of the commercial transaction comprises an identity of a vendor of goods or services.
103. The method of claim 99 in which the context of the commercial transaction comprises a category of goods or services.
104. The method of claim 68 in which the second financial account credit identifier is associated with an aspect of a private transaction

- 105. The method of claim 104 in which the aspect of the private transaction comprises an identity of a payee.
- 106. The method of claim 105 in which the identity of the payee includes one or more attributes of the payee
- 107. The method of claim 105 in which an attribute of the payee is a name
- 108. The method of claim 105 in which an attribute of the payee is a date
- 109. The method of claim 105 in which an attribute of the payee is a location
- 110. The method of claim 105 in which an attribute of the payee is a personal association
- 111. The method of claim 104 in which the aspect of the private transaction comprises a context of the private transaction.
- 112. The method of claim 111 in which the context of the private transaction is the physical location at which a payment is made
- 113. The method of claim 111 in which the context of the private transaction is an attribute of the payer
- 114. The method of claim 113 in which the attribute of the payer is a date
- 115. The method of claim 113 in which the attribute of the payer is a location
- 116. The method of claim 113 in which the attribute of the payer is an association or affiliation

117. The method of claim 68 in which the second identifier comprises a string of characters

118. The method of claim 117 in which the string of characters is a phone number

119. The method of claim 117 in which the string of characters is a social security number

120. The method of claim 117 in which the string of characters is an e-mail address

121. The method of claim 117 in which the string of characters is a person's name

122. The method of claim 117 in which the string of characters is a mailing address

123. The method of claim 117 in which the string of characters is an affiliation group

124. The method of claim 117 in which the string of characters is a concatenation of identifiers

125. The method of claim 68 in which financial accounts are maintained by a bank

126. The method of claim 125 in which the financial account holder is a merchant

127. The method of claim 125 in which the financial account holder is an individual

128. The method of claim 125 in which the financial account holder is a charity

129. The method of claim 125 in which the financial account holder is a business

130. The method of claim 125 in which the financial account holder is a bank

131. A method comprising

the aggregation of financial identifiers, any of the identifiers being sufficient to enable a deposit to be made to a financial account, the identifier alone being insufficient to enable a debit transaction in the financial account.

132. A method comprising

the forwarding of individual or aggregated identifiers to others to use, any of the identifiers being sufficient to enable a deposit to be made to a financial account, the identifier alone being insufficient to enable a debit transaction in the financial account.

133. A method comprising

the aggregation of commercial or personal transaction data, which is associated with financial identifiers, any of the identifiers being sufficient to enable a deposit to be made to a financial account, the identifier alone being insufficient to enable a debit transaction in the financial account.

134. A method comprising

the forwarding of individual or aggregated transaction data to others to use, which is associated with financial identifiers, any of the identifiers being sufficient to enable a deposit to be made to a financial account, the identifier alone being insufficient to enable a debit transaction in the financial account.

135. A method comprising

forwarding transaction data to others to use which was obtained by disassociation of aggregated data where the aggregated data contained financial identifiers, any identifier being sufficient to enable a deposit to be made to a financial account, the identifier alone being insufficient to enable a debit transaction in the financial account.

136. A method comprising

processing payment or fulfillment transactions based on data obtained by disassociation of aggregated data where the aggregated data contained financial identifiers, any identifier being sufficient to enable a deposit to be made to a financial account, the identifier alone being insufficient to enable a debit transaction in the financial account.

137. A method comprising

processing payment or fulfillment transactions based on financial identifiers, any identifier being sufficient to enable a deposit to be made to a

financial account, the identifier alone being insufficient to enable a debit transaction in the financial account.